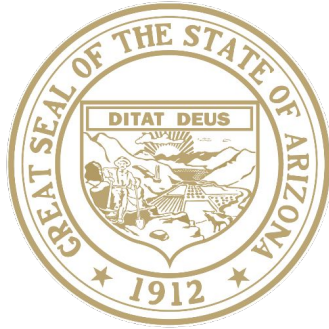


Benefits Expo Medical

The meeting will begin at 10am. We will only be reviewing the Medical Plans today. If you want to learn more about dental, vision, wellness and other programs, please sign up for either the Oct 23rd or Nov 5th meeting.

Enrollment guides were mailed week of September 28th, if you have not received your copy yet, the guide is available on our website. A link to the guide and a FAQ document are also included in the meeting invitation.

If you need to ask questions on specific information, please contact us directly at (602) 542-5008 or (800) 304-3687 or email benefitsissues@azdoa.gov.



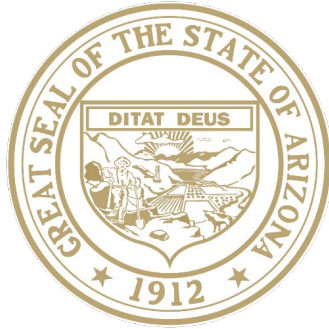
Benefit Options

**Benefit Program for State of Arizona Employees
Offered by the Arizona Department of Administration
Human Resources Division - Benefits**

Agenda

- Finding Benefits Information
- Open Enrollment 2021
- Benefits Overview
- Medical Vendor Presentations
- How to Enroll





Finding Benefits Information

Benefits Info - Liaison

- Answers questions
- Helps you enroll in benefit plans
- Shares benefits updates to the agency

Benefits Info - Web

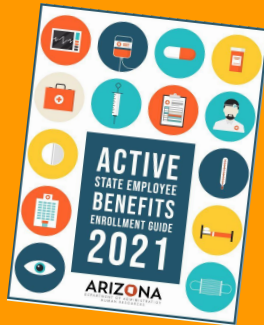
benefitoptions.az.gov

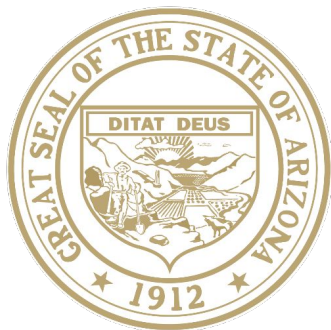
- **Key Tabs**

- **Open Enrollment 2021**
- **Contacts > Vendors**
- No password, share site with family
- Web and mobile

Enrollment Guide

- Rates
- Plan Information
- Custom Vendor Contact Info for State Employees





Open Enrollment 2021

You Must Enroll Online for All Plans

Open Enrollment 2021

October 19 to November 6 at 5 p.m. (AZ Time)

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Flexible Spending Accounts
- ✓ Disability
- ✓ Life



Enrollment is Online Only
hrsystems.azdoa.gov > Y.E.S. Portal

Benefit Changes for 2021

Medical

- New Triple Choice Plan
 - Replaces EPO & PPO Plans
- New Premium
- Carrier change
 - BlueCross BlueShield of AZ
 - UnitedHealthcare
- Optum Bank
 - IRS contribution increase for HSA annual limit

Pharmacy

- New Mail Order & Specialty Vendor

Dental

- No plan changes
- New Plan Name for Cigna DHMO:
 - Cigna Dental Care Access

Vision

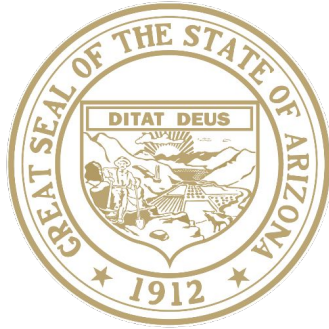
- Premium Reduction
- Discount Plan will be discontinued

Flexible Spending Account

- IRS contribution increase for Healthcare FSA

Short-Term Disability

- Slight Rate Increase



Medical Plan Options

Health Insurance Terms



Did you know the State of Arizona pays 88% of total health plan costs?

Premium

Amount you and your agency pays for insurance each pay period

Deductible

Expenses you pay out-of-pocket *before* the health plan pays

- Individual or Family
- Separate In- & Out-of-Network amounts
- Accumulate toward out-of-pocket maximum

Deductible Met

Copayment

Fixed dollar amount

Coinsurance

Percentage of allowed amount

- You pay at the time of service after the deductible is met
- Plan pays remaining charges
- Accumulate toward out-of-pocket maximum

Out-of-Pocket Max Met

Out-of-Pocket Maximum

The most you will pay in combined deductibles, health care and pharmacy copayments, and coinsurance

- Plan pays 100% of covered services after out-of-pocket max is met
- Individual or Family
- Separate In- & Out-of-Network amounts

Medical Plan Features

	Triple Choice Plan	High Deductible Health Plan (HDHP)
Premium	\$\$	\$
Deductible	\$	\$\$
Health Savings Account (State contribution each pay period)	✗	✓
Nationwide network of providers	Tier 1 & Tier 2	✓
Out-of-Network Coverage (higher cost)	Tier 3	✓
Primary Care Physician (PCP) not required	✓	✓
No referrals required to see a specialist	✓	✓
Preventive care in-network	Free	Free

Preventive Care Services



Regular Visits

Well-baby, Well-child,
Well-man, Well-woman



Tests

Blood Pressure, Diabetes,
Cholesterol

Intervention



Smoking Cessation,
Depression Screening,
Unhealthy Alcohol &
Drug Use Screening,
Weight Loss Counseling



Immunizations

Flu, Pneumonia,
Varicella, Shingles





Cancer Screenings

Mammogram, Colonoscopy,
Cervical, Prostate

Preventive care services are free only when using an in-network provider

Medical Plan Cost

Triple Choice Plan			 		High Deductible Health Plan Plus HSA	
<div> <div>\$26.17</div> <div>\$71.49</div> <div>\$57.30</div> <div>\$121.61</div> </div>			Employee Premium Per Pay Period Employee Only Employee + Spouse Employee + 1 Child Family		<div> <div>\$10.15</div> <div>\$30.46</div> <div>\$25.89</div> <div>\$56.35</div> </div>	<div> <div>\$27.69 HSA Contribution</div> <div>\$55.38 HSA Contribution</div> <div>\$55.38 HSA Contribution</div> <div>\$55.38 HSA Contribution</div> </div>
Tier 1	Tier 2	Tier 3	Deductible		In-Network	Out-of-Network
\$200	\$1,000	\$5,000	Employee Only		\$1,500	\$5,000
\$400	\$2,000	\$10,000	Employee + Spouse Employee + 1 Child Family		\$3,000	\$10,000
\$7,350 Tier 1 & Tier 2 Combined		\$8,700	Out-of-Pocket Maximum		\$3,500	\$8,700
\$14,700 Tier 1 & Tier 2 Combined		\$17,400	Employee Only Employee + Spouse Employee + 1 Child Family		\$7,000	\$17,400

Tier 1 & Tier 2, the deductibles will cross-apply:
 > Tier 1 deductible applies to Tier 2 and Tier 2 deductible applies to Tier 1

Medical Plan Cost

HDHP Members!
Use your HSA contributions
to pay deductible and
coinsurance expenses



Triple Choice Plan



High Deductible Health Plan

Copayment / Coinsurance Apply After Deductibles Are Met

Tier 1	Tier 2	Tier 3		In-Network	Out-of-Network
\$0	\$0	50%	Routine Preventive Services	\$0	50%
\$20	\$20	50%	Primary Care Physician (PCP)	10%	50%
\$40	\$40	50%	Specialist	10%	50%
\$20	\$20	50%	Telehealth Services (Virtual Visit)	10%	50%
\$200	\$200	\$200	Emergency Room	10%	10%
\$75	\$75	50%	Urgent Care	10%	50%
\$250	\$250	50%	Inpatient Hospital Admission	10%	50%
\$0	\$0	50%	Laboratory and X-Ray Services	10%	50%
\$100	\$100	50%	Major Radiology Services	10%	50%

How to Use the Triple Choice Plan

1 Choose a network doctor

Look for the Tier 1 symbol for the lowest cost



Tier 1



2 Pay a deductible

Enroll in the Healthcare FSA or pay out of pocket

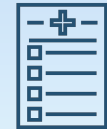
3 Pay a copayment

You pay a flat fee  Your plan pays the rest

4 Pay up to out-of-pocket max

Your plan pays 100% of services for remainder of the year

- Physicians
- Radiology and Laboratory
- Hospitals
- Urgent care facilities
- Surgical centers
- Rehabilitation centers

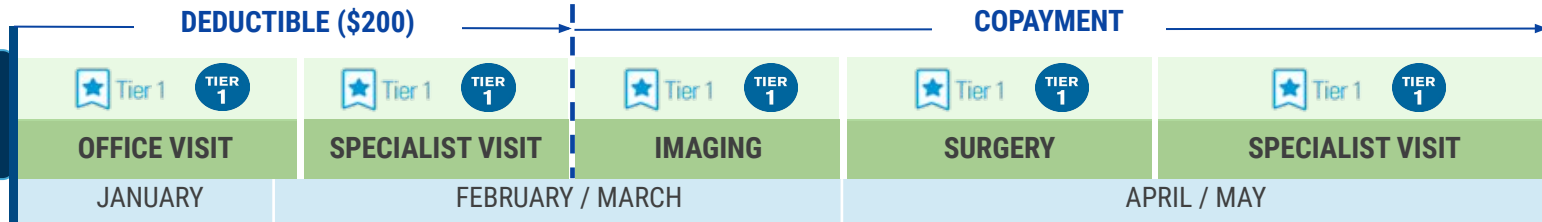


How to Use the Triple Choice Plan

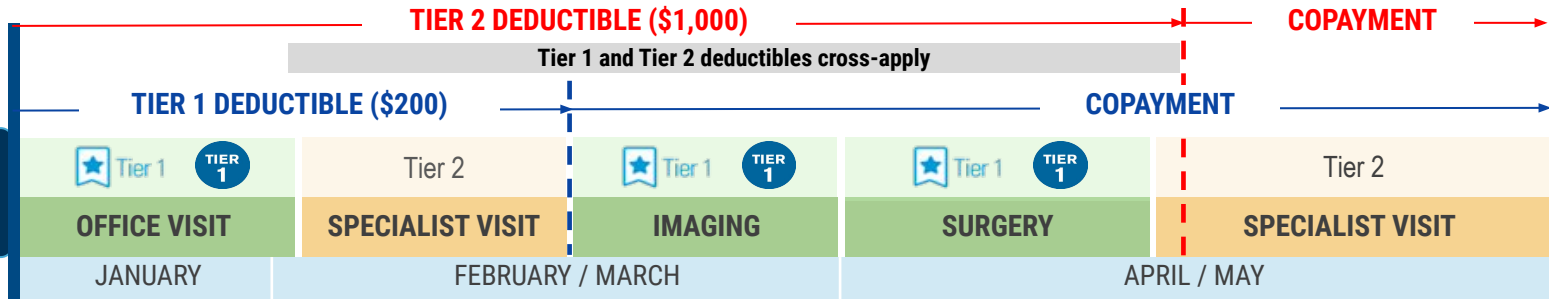
Tier 1 doctors and facilities
Provide higher quality
and efficient care



Using **ONLY**
Tier 1 providers



Using **Tier 1** and
Tier 2 providers



Note: Examples are using the Employee Only Plan

How to Use the HDHP + HSA

1 Fund your Health Savings Account

Automatic payroll contributions by you and the State

2 Choose an in-network doctor

Look for the symbol for greater savings



3 Pay a deductible

Use available HSA funds or pay out of pocket for services and some prescriptions

4 Pay coinsurance

You pay 10%  Your plan pays 90%

5 Pay up to out-of-pocket max

Your plan pays 100% of services for remainder of the year

6 Invest with Tax Advantages

Your funds will continue to grow and roll over year-to-year



HSA funds can help you pay for your expenses

The amount you want in your account



State contribution



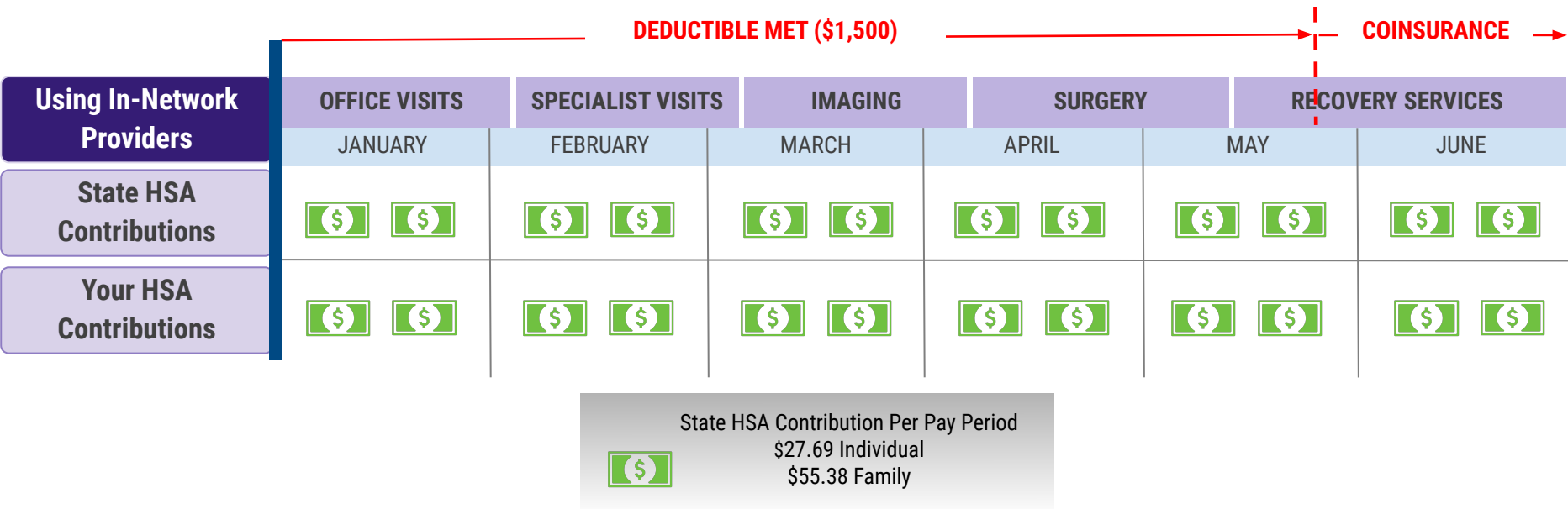
26 pay periods



Your contribution per paycheck

How to Use the HDHP + HSA

Use Total Care or Premium
Designated Providers



Note: Examples are using the Employee Only Plan

Health Savings Account



What is an HSA?

- Only use with high deductible health plan
- Savings account to pay for qualified health care expenses
- Pay deductibles and coinsurance
- Your contribution reduces your taxable income

State Contributions

- Funded by the State every pay period
- Individual:
\$27.69 each pay period
- Family:
\$55.38 each pay period

Your Contributions

- Calculate an amount up to the IRS maximum
- Age 55+ can contribute an additional \$1,000

Individual:

\$3,600.00 IRS Maximum
-\$ 719.94 State Contribution
\$2,880.06 ÷ 26 pay periods
\$110.77 each pay period

Family:

\$7,200.00 IRS Maximum
-\$1,439.88 State Contribution
\$5,760.12 ÷ 26 pay periods
\$221.54 each pay period

Using the Funds

- Receive Mastercard® debit card to pay at point-of-service
- Funds roll over yearly
- You own the account and the funds, even if you change jobs or retire
- Investment options for funds over \$1,000

optumbank.com/arizona



HSA Contributions can be updated anytime through the Y.E.S. website

Health Savings Account



How Your HSA Is Established

- State automatically opens in employee's name after enrolled in high deductible health plan
- Optum will verify your identification
- Optum will email or send a letter if there are issues with establishing your account

Common Reasons for Delays

- Incorrect Address
- P.O.Box (no card delivery allowed)
- Legal name inconsistent
- Use Social Security card name, under IRS rules - names must match

Not Eligible To Contribute

- Employee is enrolled in Medicare or Medicaid
- Employee or spouse has Health Reimbursement account (HRA)
- Employee is enrolled in TriCare
- Care is received from Veterans' Administration (VA)

Flexible Spending Accounts



Health Care FSA

Use with Triple Choice Plan

For medical, dental, vision, prescriptions,
& over-the-counter medication

Limited Purpose FSA

Use with HDHP w/HSA Plan

Use for dental & vision only

Pay eligible medical expenses with pre-tax dollars

- Reduces taxable wages which decreases taxes
- Use to pay your deductible, copays, over-the-counter items

Maximum Contribution \$2,750

- Determine your annual election based on health expenses
- Your annual election will be divided by 26 for a per paycheck contribution

TASC Mastercard®

- Pre-loaded with your annual election amount
- Pay at point of service
- May have to submit paperwork to prove claim
- **Keep all bills with services listed** - not just card machine receipts

USE IT OR LOSE IT EACH YEAR

- Claims Jan 1-Dec 31
- Reimbursement claims submitted by Mar 31



Check
account &
upload claim
docs anytime

What to Consider When Choosing a Plan

Benefits

- The same benefit structure for each plan
- Value added benefits vary among carriers
 - Health and wellness services

Networks

- All plans have nationwide networks
- Provider networks vary among carriers
- Make sure your providers are on the plan
- Look for the symbols



Tier 1



Total
Care



Cost

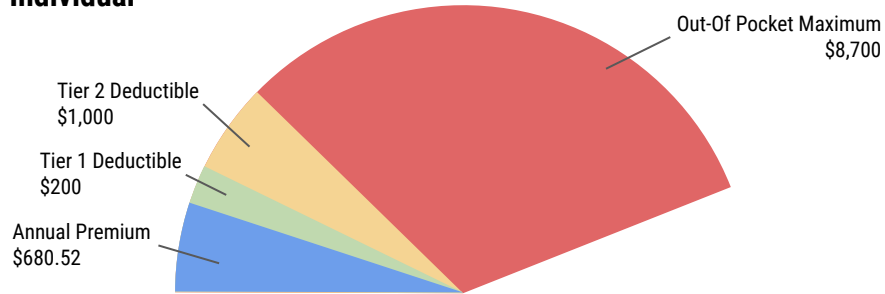
- Understand how premiums & deductibles work for your budget
- Out-of-Network costs are higher

What to Consider When Choosing a Plan

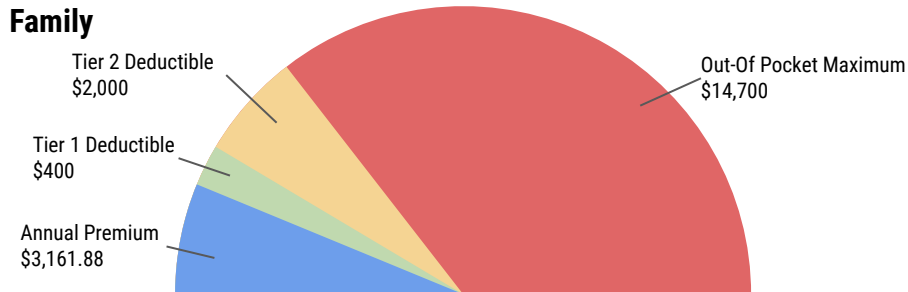


Triple Choice Plan

Individual

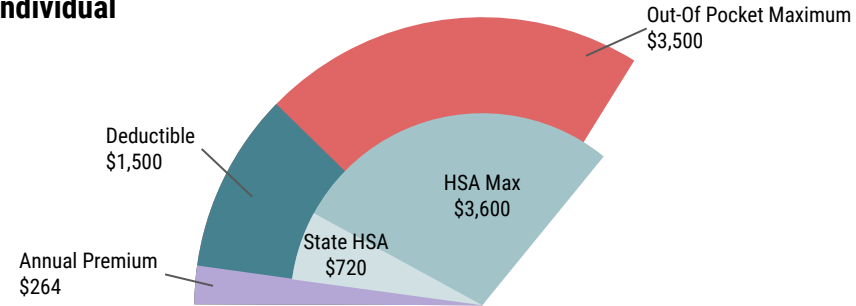


Family

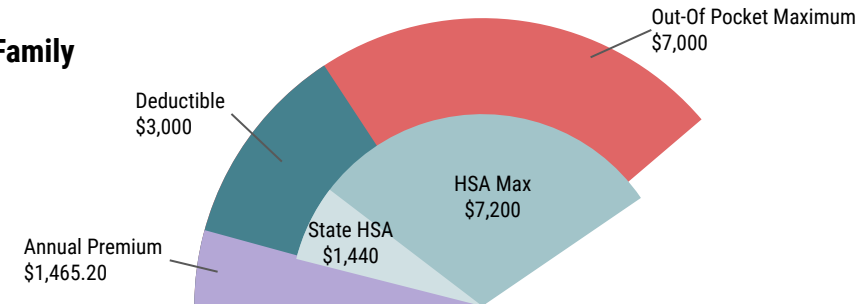


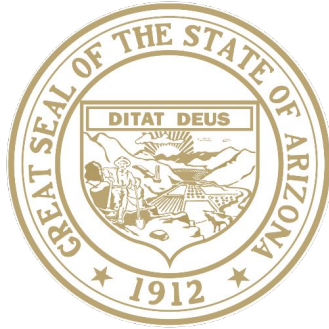
High Deductible Health Plan + HSA

Individual



Family





Claim Scenarios

Claim Scenarios

Name: Jessica

Age: 34

Status: Single

Medical Services in 2021:

- Preventive Exam
- Ambulance
- Emergency Room Visit
 - Durable Medical Equipment
 - Specialist
 - Radiology
 - Other Facility Services
 - Physical Therapy (4 visits)

Services	Cost of Service	Triple Choice Plan				High Deductible Health Plan	
		Tier 1		Mix Tier 1 & Tier 2		Deductible \$1,500	Coinsurance
		Deductible \$200	Copay	Deductible \$1,000	Copay		
Preventive Care Office Visit	\$150	\$0	\$0	\$0	\$0	\$0	\$0
Ambulance*	\$600	\$200	\$0	--	--	\$600	--
ER Visit	\$700	--	\$200	\$700	--	\$700	--
Durable Medical Equipment	\$200	--	\$0	\$100	\$0	\$200	--
Specialist Visit	\$600	--	\$40	\$100	\$40	--	\$60
Radiology	\$30	--	\$0	--	\$0	--	\$3
Physical Therapy	\$215	--	\$80	--	\$80	--	\$22
Total	\$2,495	\$520		\$1,120		\$865	

*Ambulance services are always Tier 1

The State contributes \$720 on an annual basis to the individual HSA account

Claim Scenarios

Name: Richard

Age: 38

Status: Single

Medical Services in 2021:

- Preventive Exam
- Diabetic Services
 - Primary Care Provider
 - Laboratory Services
 - Medical Supplies
 - Specialist
 - Prescription Drugs

Services	Cost of Service	Triple Choice Plan				High Deductible Health Plan	
		Tier 1		Mix Tier 1 & Tier 2		Deductible \$1,500	Coinsurance
		Deductible \$200	Copay	Deductible \$1,000	Copay		
Preventive Exam	\$150	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	\$100	\$100	--	\$100	--	\$100	--
Lab Services	\$75	\$75	--	\$75	--	\$75	--
Specialist Visit (x2)	\$275	\$25	\$80	\$275	--	\$275	--
Medical Supplies (Annual)	\$1,725	--	\$440	\$550	\$285	\$1,050	\$70
Pharmacy Month/Annual (2 Generic)	\$25/\$300	--	\$25/\$300	--	\$25/\$300	--	\$25/\$300
Pharmacy Month/Annual (Brand)	\$275/\$3,300	--	\$40/\$480	--	\$40/\$480	--	\$40/\$480
Total	\$7,452	\$1,500		\$2,065		\$1,630	

The State contributes \$720 on an annual basis to the individual HSA account

Claim Scenarios

Name: Richard & Jessica

Age: 38 & 34

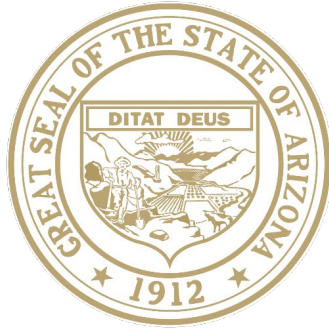
Status: Married

Medical Services in 2021:

- Preventive Exam
- Diabetic Services
 - Primary Care Provider
 - Laboratory Services
 - Medical Supplies
 - Specialist
 - Prescription Drugs
- Maternity Services
 - Primary Care Provider
 - Obstetric Care
 - Radiology Services
 - Laboratory Services
 - Prescription Drugs
 - Inpatient Hospital Care

Services	Cost of Service	Triple Choice Plan				High Deductible Health Plan	
		Tier 1		Mix Tier 1 & Tier 2		Deductible \$3,000	Coinsurance
		Deductible \$400	Copay	Deductible \$2,000	Copay		
Preventive Exam (x2)	\$550	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visits	\$1,000	\$285	\$80	\$400	\$80	\$400	\$40
Lab Services	\$1,000	\$80	--	\$250	--	\$250	--
Specialist Visit (x2)	\$275	\$35	\$40	\$140	--	\$275	--
Obstetric	\$2,390	--	\$20	\$1,210	\$20	\$2,075	\$20
Radiology	\$160	--	\$0	--	\$0	--	\$0
Medical Supplies (Annual)	\$1,725	--	\$440	--	\$440	--	\$440
Pharmacy Month/Annual (Generic)	\$25/\$700	--	\$25/\$365	--	\$25/\$365	--	\$25/\$365
Pharmacy Month/Annual (Brand)	\$275/\$3,300	--	\$40/\$480	--	\$40/\$480	--	\$40/\$480
Total	\$11,100	\$1,825		\$3,385		\$2,905	

The State contributes \$1,440 on an annual basis to the family HSA account



Pharmacy Benefits

Same Pharmacy for ALL Carriers

- Pharmacy Benefit Administrator
- Maintains the formulary, pharmacy network, and drug costs



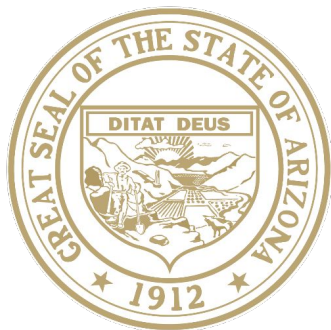
Pharmacy Information

- **On your medical card**
- Prescription drugs are covered In-Network only
- Medical carrier **is not** the pharmacy administrator
- Pharmacy website: [medimpact.com](https://www.medimpact.com)
- Find a pharmacy near you with the best price
- View prescription drug information and prescription history
- View your accumulators & YTD drug spend

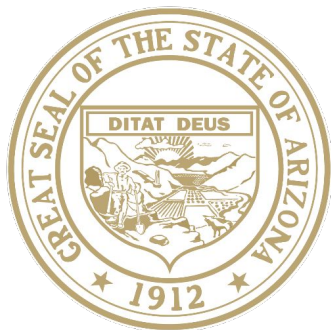
Prescription Drug Copays

- MedImpact Direct will be replacing AllianceRx Walgreens
- Copays apply toward your out-of-pocket maximum
- For HDHP plan, member must pay 100% until the deductible has been satisfied. Then the applicable fixed dollar copay applies.
- Refer to Summary Plan Document for more about Prescription Drugs

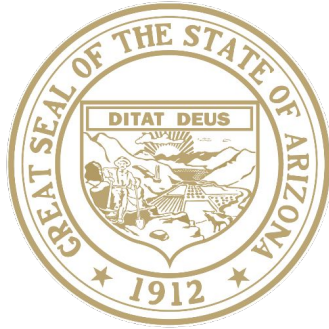
	Retail (30-Day Supply)	Retail (90-Day Supply)	Mail Order (90-Day Supply)
Generic	\$15	\$37.50	\$30
Preferred Brand	\$40	\$100	\$80
Non-Preferred Brand	\$60	\$150	\$120



BlueCross BlueShield of AZ



UnitedHealthcare

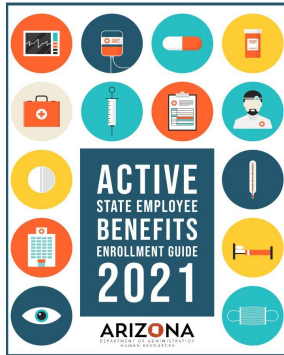


Enrollment

How To Enroll

Step 1- Learn

- Visit our website:
benefitoptions.az.gov/OE2021
- Review Enrollment Guide, rates & coverage
- Watch informational videos



Step 2 - Learn More

- Visit **myalex.com/adoa/2021**
- Understand your options
- **ALEX IS FOR INFORMATION ONLY, NOT ENROLLMENT**



Step 3 - Enroll

- **Active employees must enroll through Y.E.S.**
 - > hrsystems.azdoa.gov
 - > Y.E.S. Portal
 - > Open Enrollment
- Paper forms will not be accepted
- Follow the steps to enroll
- Save your confirmation email



How To Enroll

Password Reset Process

- The HRIS Service Desk can no longer reset a password on your behalf, please follow the instructions available at HR Systems:
 - Step 1: Click <https://hr.az.gov/HRSystemsEmployeeResources>
 - Step 2: Under **Y.E.S. Resources for Employees**, click **Read More** then **Y.E.S. Getting Started User Guide**

Supported Browsers

- Please ensure you have one of the following browsers available during Open Enrollment
 - Internet Explorer is no longer supported
 - iPhones and iPads are not supported; only can use Macbook

**Google
Chrome**



**Microsoft
Edge Chromium**



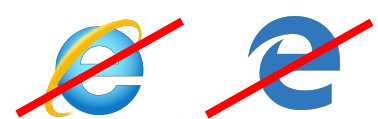
**Apple
Safari**



**Mozilla
Firefox**



**No Microsoft Edge or
Internet Explorer**



How To Enroll

Demographic Information

- You are required to validate and update demographic information so we can communicate efficiently with you about your benefits

Dependent Social Security Numbers (SSN)

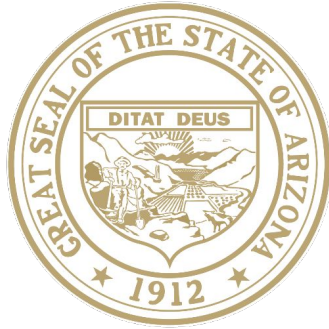
- Correct SSN's for dependents are required

Dual Coverage

- Duplicate enrollment in State plans is prohibited and will be terminated with no refunds for the premiums paid. For spouses or dependents who are State Employees, State University Employees, and/or Retirees, specific rules apply. Please refer to your enrollment guide for specific details.

Beneficiary

- Review your beneficiaries for life insurance and update if needed



Survey

bit.ly/OE2021Pres

Key Contact Information

Take our Survey bit.ly/OE2021Pres

ADOA HR Benefits Office

Website:
benefitoptions.az.gov

Phone:
Mon-Fri 8a-5p
(602) 542-5008 or
(800) 304-3687

Email:
benefitsissues@azdoa.gov

BlueCross BlueShield of AZ

Website:
azblue.com/stateofaz

Phone:
(866) 287-1980

UnitedHealthcare

Website:
whyuhc.com/stateofaz

Phone:
(800) 896-1067

